Attorney Docket: FBR/Risk/001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re PATENT APPLICATION of:

Gilligan

Application No.: New (filed herewith) Group Art Unit: Unknown

Filed: September 22, 2006 Examiner: Unknown

Title: Accumulation of Return and Risk of an Investment Portfolio

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

PRELIMINARY AMENDMENT

Sir:

Prior to examination of the above-referenced application, filed herewith, please amend the application as follows: